

*AARP Idaho and the Idaho Department of Insurance  
Report on Long-term Care Prices*

**BOISE, Idaho** – Long-term care insurance and services could be the most expensive item an individual will purchase in their lifetime. To help Idahoans plan for their future, save time and make informed choices, AARP Idaho and the Idaho Department of Insurance have created *The Idaho Price Guide to Long-term Care Insurance and Services*.

The detailed guide compares prices for hundreds of nursing homes, assisted living facilities and home health care services in Idaho and explains the options available to help pay for the care. It is the **only** statewide comparison of long-term care facilities, services and insurance.

“This is a valuable consumer education publication that is in high demand. The guide will help Idahoans and their families understand what their range of medical, personal and social services options are and what the costs are for long-term care insurance and services,” said Bill Deal, director of the Idaho Department of Insurance. “This report provides the most current statewide information available.”

“Just about everyone will need long-term care at some point, yet there is a general misconception about the costs and how long-term care services are covered. There is an underlying belief of many Idahoans that public programs or their own health insurance will provide the coverage they need. Unfortunately, this is not the case. In fact, most health insurance plans don’t pay for long-term care, and Medicare coverage is very limited,” said Mark Estess, state director for AARP in Idaho.

From Arco to Weiser, the guide details long-term care costs across Idaho. Key findings include:

- On average, over two-thirds (69%) of those age 65 and older will need some kind of long-term care in their lifetime.
- \$86,956 a year, \$7,246 a month, or \$238 a day is the average cost of private room in a nursing home in Idaho
- Care at an assisted living facility will cost between \$38,112 and \$51,415
- \$1,263 is the standard monthly premium for long-term care insurance for people 75 or older, while people 55 and older pay \$422 a month.

“This is an important tool designed to help educate Idahoans so they can make informed decisions about the resources that are available when looking at the various options for their long-term care living needs,” added Estess.

*The Price Guide to Long-term Care Insurance & Services in Idaho* is **free** and available online at <http://bit.ly/1dI2ucF>, by email to [aarpid@aarp.org](mailto:aarpid@aarp.org) or phone 208-855-4002.

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